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ABSTRACT

Total family income is attributed either to marriage and to personal achievement (earnings) for both spouses, also taking account of the educational attainment of each. Data were taken from the 1973-1977 General Social Surveys conducted by the National Opinion Research Center. The research consisted of yearly interviews with approximately 1500 respondents. This study is limited to married white persons ages 25-54. The amount of the respondent's personal income was related to total family income. The difference between personal income and total family income was then attributed to the marriage. Each increment of education above 0-8 years was associated with a greater increment in median family income for women than for men. A large proportion of the men's family income came from personal achievement while a large proportion of the women's family income came from marriage. The typical payoff of a year of education to women through marriage was substantially greater than the payoff to men through personal achievement. This finding suggests that education increased young women's marital desirability. Changing attitudes toward reliance on marriage for economic attainment among female birth cohorts now entering adulthood will decrease differences found in this study. (KC)

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ECONOMIC ATTAINMENT THROUGH MARRIAGE AND PERSONAL ACHIEVEMENT: A COMPARISON OF WHITE MEN AND WOMEN IN THE UNITED STATES*

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*The data reported here are from the 1973-1977 General Social Surveys conducted by the National Opinion Research Center (James A. Davis, principal investigator) with funds from the National Science Foundation. We are solely responsible for the analyses and interpretations reported here.

Paper presented at the Annual Meeting of the American Sociological Association (San Francisco, CA, September, 1982).

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ECONOMIC ATTAINMENT THROUGH MARRIAGE AND PERSONAL

ACHIEVEMENT: A COMPARISON OF WHITE MEN AND WOMEN

IN THE UNITED STATES

by

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ABSTRACT

Economic attainment models allowing for the contributions of both marriage and personal achievement are tested for white men and women, respectively. The models estimate returns to education in family income and are tested with data from respondents ages 25-54 to five U. S. national surveys conducted during the mid-1970s. The estimated economic returns to education are greater for the women than for the men, and the estimated returns through marriage to the women are greater than the estimated returns through personal achievement to the men. The male-female differences are attributed largely to the smaller dispersion of years of school completed among the women, and thus the birth cohorts now entering adulthood probably will not evince the sex difference in the economic utility of education indicated by this study. Any decreased reliance by women on marriage for economic attainment has important implications for institutions of higher education.

ECONOMIC ATTAINMENT THROUGH MARRIAGE AND PERSONAL
ACHIEVEMENT: A COMPARISON OF WHITE MEN AND WOMEN
IN THE UNITED STATES *

Until the 1970s, very few studies of social mobility or of status attainment in the United States dealt with women (for a few which did, see Centers, 1949; Hollingshead, 1950; Elder, 1968; Rubin, 1968). However, beginning in the early 1970s, a spate of journal articles appeared which reported studies designed to rectify the earlier neglect of women by American students of social stratification. The articles reported studies of two general kinds, namely, (1) "traditional" studies, which, following the lead of most intergenerational mobility studies of males, gauge the status of both the family of orientation and the family of procreation by the occupation of the male family head (e. g., Glenn, Ross, and Tully, 1974; Tyree and Treas, 1974;¹ Chase, 1975; Taylor and Glenn, 1976; Udry, 1977), and (2) "individualistic" studies, which considered the occupational and other attainments of the women themselves and took no account of the part played by the family of procreation in the status structure (e. g., DeJong, Brower, and Robin, 1971; Treiman and Terrell, 1975; McClendon, 1976; Featherman and Hauser, 1976; Rosenfeld, 1978). Most of the authors of the articles reporting the first of these kinds of studies, and a few of those reporting the second kind, stated that they were aware that they were dealing with only one of two important aspects of the mobility and/or status attainment of women. For instance, authors who dealt with women's mobility and status attainment through marriage, being sensitive to charges that such research is, or borders on being, sexist (Acker, 1973; Haug, 1973), usually stressed

that women's mobility and status attainment through personal achievement are also important and are becoming more important (e. g., Glenn, Ross, and Tully, 1974).

By the late 1970s, what we call the "individualistic" approach seems to have become dominant (Acker, 1980), and some authors were writing of the status attainment processes of men and women as though the two were not linked in important ways through the conjugal family. Although the increase in emphasis on the personal achievements of women was a needed corrective to the earlier approach, which recognized only those aspects of a woman's status derived from a man--first from the father and later from the husband--the newer approach, by itself, is hardly more adequate than the traditional one. Many women still attain high social standing and affluent life styles by virtue of their marriages, and many others combine their earnings with those of their husbands to attain an economic status (and perhaps a social standing) which neither wife nor husband could attain alone. Furthermore, attainment through marriage and through personal achievement must impact on one another in important ways--especially for women but to some extent for men as well. For instance, persons whose strivings for one of the kinds of attainment are frustrated may turn their efforts to the other kind, or a high degree of success at one kind of attainment may lessen the desire for the other kind. Conversely, one kind of attainment may contribute to the other, as when an economically advantageous marriage provides the person with the capital needed to start a business or allows enrollment in college or a professional school to prepare for a high-status occupation.

Therefore, it seems clear to us that there is a need for an integrated approach to the mobility and status attainment of both men and women--

an approach which simultaneously takes into account attainment through both marriage and personal achievement--to **supplement but not** supplant other approaches. To say that such an approach **is needed** is easy, but to develop it is more difficult, primarily because it is not always obvious how measures of attainment through marriage and through personal achievement can be combined into one summary measure of attainment. Without a summary measure, some of the linkages between the two kinds of attainment can be studied, but a truly integrated model of attainment cannot be achieved.

Some preliminary work has begun to lay the groundwork for the needed integrated approach. For instance, several studies have been designed to ascertain to what extent the educational, occupational, and other personal achievements of the husband and wife contribute to the "social standing" or "social status" of the conjugal family or the household. Some of these studies (e. g., Felson and Knoke, 1974; Ritter and Hargens, 1975; Van Velsor and Beeghley, 1979) used as the dependent variable subjective "social class" identification, which we believe to be an inadequate operationalization of "social status," in its usual sense. However, the work of Rossi and his colleagues on the determinants of family and household social standing (Nock and Rossi, 1976; Rossi, Sampson, Bose, Jasso, and Passel, 1974; Sampson and Rossi, 1978) is a major step toward an integrated approach. These studies indicate that in contemporary American society both the husband's and the wife's attainments contribute to the family's social standing but that the effects of the husband's attainment tend to predominate. These findings open the door for the estimation of models of status attainment, for men and women respectively, in which family social standing is the dependent variable. So far as we know, however, such models have not been developed and tested.

If the concern is with economic status or standing rather than with social standing, there is a readily available measure which is at least a crude summary of attainment both through marriage and personal achievement, since the earnings of husbands and wives combine in a simple additive fashion in family income. Surprisingly, however, family income has been neglected as a dependent variable in status attainment studies, apparently because the concern has been primarily with family social standing or prestige rather than with economic standing and because researchers concerned directly with economic attainment have embraced an almost totally "individualistic" view of the attainment process (e. g., Jencks, et al., 1972; Suter and Miller, 1973). So far as we can tell, the only major exceptions to the generally individualistic approach to economic attainment are in Schwartz (1979) in a chapter entitled "Individual Earnings and Family Income" in Jencks, et al. (1979) and in a few other analyses of the Panel Study of Income Dynamics data. And even these few exceptions either have not provided the kinds of evidence needed to develop an integrated model of economic attainment both through marriage and personal achievement or have not used the evidence for that purpose. For instance, Schwartz (1979: 241-42) reports a relationship between wife's education and husband's earnings, but his only interpretation of that finding is a statement that it "probably tells us more about the marriage market than the labor market."

This paper reports a study which takes a first step toward developing integrated models of family income attainment for males and females by estimating the total returns in family income to the education of American white males and females ages 25-54 in the mid-1970s and by allocating those estimated returns between the effects of marriage and the effects of

personal achievement. The research is aimed not only at providing insight into the determinants of economic success, and into sex differences in those determinants; it is also designed to help provide understanding of the structure and functions of educational institutions in the United States. For instance, if the economic payoff of higher education to women has been largely through its providing them with access to, and enhancing their marital desirability to, men who are, or are likely to become, high earners, the vocational content of women's education has not been very relevant to their economic success. If so, this fact may have accounted to a large extent for the demand for courses in the liberal arts and in other non-utilitarian fields—a demand perhaps now being undermined by an increased tendency for women to rely on their own achievements rather than on marriage for economic security.

An important specific purpose of the study is to investigate the adequacy of the widespread belief that education, at least beyond high school, is more important for the life chances of men than for those of women. This belief apparently accounted for the fact that in the recent past many sons but few daughters from intermediate status families went to college (Glenn, Ross, and Tully, 1974). Many of the parents, and perhaps many of the sons and daughters as well, apparently believed that it was important for the sons to go to college to prepare them to be breadwinners but that the daughters would depend on marriage for their economic security and social status and that college would do little or nothing to increase their marital desirability.

However, if college attendance did appreciably increase women's marital desirability and access to men with high earning potential, the total economic payoff of college attendance may have been greater, on the average,

to women than to men. Since fewer women than men went to college, college-educated women perhaps could not only generally marry college-educated men; perhaps they could generally marry the college-educated men who were, or who would become, the most affluent.

Methods

The data for the analyses reported here are from the General Social Surveys, sample surveys of the noninstitutionalized civilian adult population of the United States conducted through face-to-face interviews with about 1,500 respondents each spring from 1972 through 1978/ and in 1980. The surveys were designed by James A. Davis and conducted through the facilities of the National Opinion Research Center. Only data from the 1973 through 1977 surveys are used here, since family income is coded differently for 1972 than for later years, and since it seems inadvisable to pool income data gathered more than four years apart.

The study is limited to married white persons ages 25-54. Blacks are excluded since they have different sex differences in educational attainment and probably different sex differences in the relationship of education to family income, and since the number of black respondents to the General Social surveys is too small for a separate study of blacks. Respondents under age 25 and over age 54 are excluded to eliminate most families in which a principal earner had not yet become established as a fulltime worker or had retired.

Data on family income were elicited by the following question:

In which of these groups did your total family income, from all sources, fall last year before taxes, that is? Just tell me the letter.

The respondents selected one of 12 income classes, ranging from "Under \$1,000" to "25,000 or over."² For the regression analysis, we assigned to each respondent the midpoint value for the class he or she selected, or \$32,000 if the class was \$25,000 or over, which is near the actual median for that class.³

In order to estimate the total family income returns to education for the males and females respectively, for each sex we regressed family income on years of school completed with all available background variables likely to have affected both education and family income also included as predictor variables in the regression equation.⁴ The background variables used as controls are year of birth (recoded for convenience into age), number of siblings, size of community or orientation,⁵ father's occupational prestige,⁶ father's years of school completed, and mother's years of school completed. Since there are other variables not included in the GSS data set which may have affected both education and family income, the reported partial relationship between those two variables is likely to be partially spurious for both men and women. However, there is no apparent reason why the relationship should be appreciably more spurious for one sex than for the other.

To estimate the total effect of education on family income, it is not necessary to include in the analysis any variables which intervene between education and family income, but inclusion of at least some of these variables is necessary to understand how the total effect came about. For instance, by including the respondent's personal income in the regression equation, it is possible to estimate how much of the total effect came about through personal achievement and how much through marriage.⁷ When the effect via personal income is partialled out, most of the remaining effect can be attributed to marriage. Then, by adding the spouse's years of school completed to the

the regression equation, one can estimate how much of the "marriage effect" resulted from educational homogamy.⁸ And so forth. Of course, one can also estimate causal models which specify all direct and indirect effects on family income from all exogenous and intervening variables included in the analysis. However, such models involve problems of ambiguity in the causal ordering of some of the variables which intervene between education and family income, and they also involve problems of collinearity among the exogenous variables. Since the purposes of this study do not require estimation of fully specified causal models, we do not develop and test them here.

Significance tests computed with textbook formulae are not accurate when applied to data from multi-stage cluster samples, such as those used for the General Social Surveys (Kish, 1965). There is no totally satisfactory and easily applied correction for the "cluster effect," but we used the widely used rule-of-thumb correction of multiplying all standard errors by 1.3 (Glenn, 1977). The resulting probabilities are rough estimates only and should be interpreted accordingly. Since we did not predict the direction of male-female differences, all significance tests are two-tailed.

The use of five independently drawn samples allows use of a method to minimize Type II errors when all five differences between male and female regression coefficients are in the same direction. The probability that all of the differences would be in the observed direction and as great as they are if there were no difference in the population can be obtained by multiplying the one-tailed probability for sample 1 by that for sample 2 by that for sample 3 by that for sample 4 by that for sample 5. Then, of

course, the two-tailed joint probability for the five sample differences can be obtained by multiplying the one-tailed probability by two.

Findings

The Zero-Order Relationships. The pooled 1973-1977 data in Table 1 show that each increment of education above 0-8 years was associated with a greater increment in median family income for the women than for the men. The sex-education category with the lowest median family income was women with 0-8 years of school, and the category with the highest median income was women with five or more years of college.

In view of the small number of cases in some of the cells of Table 1, we cannot be highly confident that some of the male-female differences did **not result** from sampling error. However, the greater average increment of family income associated with increments of education for the women than for the men is corroborated by the zero-order regression coefficients in Table 2, to which we apply significance tests. Although the differences for some of the years are not estimated to be significant, both the joint two-tailed probability for the five samples and the probability for the combined 1973-1977 file are very low--an indication that the overall male-female difference is very unlikely to have resulted from sampling error.

The Estimated Total Effects. The partial regression coefficients in Table 2, which estimate the total effects of education on family income, are consistently higher for the women than for the men.⁹ Although none of the male-female differences for single years is estimated to be significant, the estimated two-tailed probability for the male-female difference in the 1973-1977 file is about .06 and the estimated joint probability for the

five samples is less than .001. Therefore, it is quite unlikely that the appearance of greater family income returns to the education of the women than to the education of the men resulted solely from random sampling error.

Assuming that the estimates of the total effects in Table 2 are approximately correct, it does not necessarily follow that in the 25-54 age range that white women as a whole, including those not married, were getting greater economic returns from their education than were the white men as a whole. As we show below, much of the family income returns to the married women was through their marriages, and high educational status lowers the probability that a woman will be married (Glenn, Ross, and Tully, 1974). To see whether or not the lower percentage married among highly educated women offset the high income returns through marriage of the married highly educated women, we repeated the regression analysis, including this time persons of all marital statuses. Again, all of the zero-order and partial regression coefficients are larger for the women than for the men. The male-female difference in the partial coefficients from the 1973-1977 file is estimated to be significant at the .05 level, and the joint probability computed from the separate data from all five surveys is .0005. Thus it appears that white women as a whole, and not just the married ones, were getting greater economic returns from their education than were their male counterparts.

Allocation of the Estimated Total Effects. The allocation of the estimated family income returns to education between marriage and personal achievement is shown in Table 3. The returns via personal achievement are estimated by placing personal income in the regression equation (in addition to the background variables), the resulting decrement to the partial regression of

family income on respondent's years of school completed being the estimated effect through personal income. All other family income is attributed to marriage. Most of it is the spouse's personal income, although a very small porportion of it is income contributed by adolescent offspring and income which accrued jointly to the spouses and was not included in the respondent's report of his or her personal income.¹⁰ Whatever its source, it is not unreasonable to attribute most of it to marriage.

It is hardly surprising that a large proportion of the men's family income came from their personal achievement and a large proportion of the women's family income came from marriage. However, it may be surprising to many readers that the typical payoff of a year of education to women through marriage was apparently substantially greater than the payoff to men through personal achievement—a difference which fully accounts for the male-female difference in the total estimated effects of education on family income.

As a first step toward explaining this difference, we allocated the estimated income returns through marriage into that which resulted from educational homogamy and that which resulted from other influences and mechanisms. This estimate was arrived at by adding spouse's years of school completed to the regression equation, the resulting decrement to the partial regression of family income on respondent's education being the estimated mean returns to a year of education through the "homogamy effect." The mere tendency for persons to marry other persons with similar amounts of education seems to have accounted for little of the effect of education on family income for either the men or the women, the estimated effect being especially small for the women.¹¹ In fact, less than five percent of the returns to women through marriage can be attributed strictly to educational homogamy. The rest apparently resulted primarily from a tendency for the

better-educated wives to be married to the more affluent husbands at each educational level--a finding which suggests that education substantially increased young women's access to men who were, or who would become, high earners and/or that education substantially increased the women's marital desirability. Of course, an alternative explanation is that the wives' education contributed to the economic success of whomever they married, but it seems unlikely that such a contribution could explain such a large apparent effect.

Whatever may have been the specific mechanisms by which the men and the women used education to obtain family income, the greater returns to the education of the women undoubtedly resulted in large measure from the smaller dispersion of years of school completed among the women than among the men. Among the married white respondents to the 1973-1977 General Social Surveys in the age range of 25-54, the standard deviation of years of school completed was 3.1 for the men and only 2.5 for the women, and 31.1 percent of the men but 47.2 percent of the women had 12 years of school but no college. Although the means were rather similar for the men and the women (13.2 and 12.5, respectively), the women were less well represented at both extremes of the educational hierarchy. For instance, 11.1 percent of the men but only five percent of the women had five or more years of college, and 9.8 percent of the men but only 7.2 percent of the women had completed less than nine years of school.

Since both very high and very low educational status was rarer for the women than for the men, it is hardly surprising that the effects of both high and low status were apparently greater for the women. Everything else being equal, the utility of education--or of any other resource--should vary

directly with its scarcity, and likewise the negative effects of a handicap should tend to vary inversely with the proportion of one's competitors who share the handicap. These principles are relevant to the present case, since persons compete only with others of their sex for spouses with high earnings, and they compete for personal earnings in arenas which are to some extent sex-segregated.

To the extent that any male-female difference in the economic utility of education is a function of differences in the educational distributions of men and women, that difference should decline in the next few years and should be rather small in the birth cohorts now entering and about to enter adulthood (see Table 4). The once wide gap in the proportions of males and females attending college has declined substantially in the past few years and may eventually disappear. The data in Table 4 are for persons of all races rather than for whites alone, but the trends for whites and for persons of all races have been very similar.¹²

Implications

For reasons discussed above, the relationships reported in this paper may be largely of historical interest, and thus they are not a good basis for predicting the economic utility of education to present pre-adults and young adults not yet either fulltime workers or married to fulltime workers. Parents of adolescent sons and daughters have no good basis for concluding for which offspring a college education would ultimately yield the greatest economic returns; they perhaps would be well advised to assume that education will have about the same economic utility, on the average, to sons and to daughters.

Furthermore, the findings of this study must be viewed in light of the fact that family income has a somewhat different meaning to a given spouse depending on whether or not he or she contributed it. Everything else being equal, the greater the proportion of the family income a spouse contributes, the greater is likely to be his or her influence on the disposition of that income. In addition, a spouse with substantial personal income tends to have greater economic security than one who relies largely on income contributed by the other spouse--a difference which has become greater as the divorce rate has increased and as a greater proportion of divorces are granted on "no fault" grounds.

If there should be a continuation or acceleration of the trend toward less marital stability and of the decline in the mean proportion of their adult lives which persons spend married, the conjugal family might eventually lose much of its importance as a unit of economic stratification. When and if marriage becomes generally redefined as a temporary mating rather than a life-long commitment, it will entail primarily a transitory sharing of economic rewards rather than a merging of economic life chances.

So far, however, the conjugal family in the United States has not lost most of its traditional importance as a unit of consumption and as a basis for the longterm sharing of economic resources, and most of the changes occurring in sex roles and the family system are unlikely greatly to diminish that importance. For instance, if the present drive for equal economic opportunities for women leads to a substantial reduction in male-female earnings differences at each educational level (which we do not assume to be inevitable), the overall importance of marriage to economic attainment will not necessarily decline. Rather, so long as the conjugal family is rewarded

as a unit and remains the basic unit of stratification, such a development would increase the importance of economic attainment through marriage to men to the same extent that it decreased that importance to women. The economic attainment processes of men and women would become more similar, with attainment through marriage important in both.

An often overlooked fact is that to the extent that the struggle for equal economic opportunities for women leads to increased earnings for women (and to decreased earnings for men), it leads to increased opportunities for men (and decreased opportunities for women) to attain economic status through marriage.¹³ So long as the fates of men and women are linked in the conjugal family system, men and women cannot be engaged in an almost zero-sum struggle for economic status, as can blacks and whites, for instance. The feminist movement is in some respects analogous to the struggle for equality of racial and ethnic minorities, but the analogy must not be pushed too far.

Although we are convinced that an understanding of the effects of marriage remains, and in the immediate future will remain, crucial to understanding the **economic attainment processes** of both men and women in the United States, we suspect that the impact on educational institutions of women's traditional reliance on marriage for economic attainment has irreversibly diminished. So long as a primary motivation for women's college attendance was to enhance their chances for "favorable" marriages, they swelled the ranks of the majors in the liberal arts and in other vocationally impractical fields and provided teaching employment for many persons with advanced degrees in such fields as English literature, history, philosophy, and, to a somewhat lesser extent, the social sciences. In recent years, several influences, including the decline in the stability of marriages and the feminist movement, apparently

have made women less inclined to rely on marriage for economic security. Whether they are aware of it or not, women in the birth cohorts now in young adulthood are almost certainly going to get smaller economic returns from college through marriage than women in older cohorts have received, if only because a larger proportion of them will be college-educated. Thus, quite aside from considerations of marital instability, it is rational for present young college women to be very concerned about the economic returns to their education through personal achievement. Although opportunities for economic attainment through marriage may increase for men, it is unlikely that many of them will become as unconcerned about the vocational relevance of their college curricula as were many college women during the past few decades, and it is as yet uncertain to what extent vocationally nonrelevant education will contribute to the marital desirability of men. Therefore, recent changes in the relationship between the family system in the United States and status attainment processes may have resulted in a permanent negative effect on the proportion of college enrollments in the liberal arts and in the proportion of academic positions in those disciplines.

Footnotes

1. Tyree and Treas conducted a "traditional" study of married women but an "individualistic" one of unmarried women.

2. On the 1977 survey, the respondents chose among 16 income classes, ranging up to \$50,000 and over. However, the data set provides a 12-class breakdown for comparability with the 1973-1976 data.

3. We estimated the actual median by interpolation from the 1972 and 1977-1978 data, for which we could calculate the medians.

4. Stated differently, we estimated a recursive causal model in which the background variables are exogenous and causally prior to education and in which education is causally prior to family income. We believe that the causal assumptions of this model are essentially correct, although for a few persons the earning power of the spouse no doubt contributed to a continuation of their education. There is specification error in the model, insofar as variables which intervene between education and family income are not included, but this error does not affect the estimation of the total effect of education on family income, and some of the intervening variables are added in subsequent analyses.

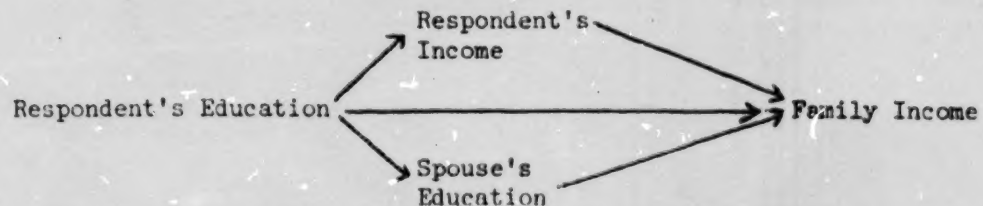
5. As measured on a four-point ordinal scale, which we treated as though it were interval. This and all other family and community background variables are measured as of the time the respondent was age 16.

6. As measured on the Hodge-Siegel-Rossi Occupational Prestige Scale. See Siegel (1971).

7. The reports of respondent's income (earnings) were elicited by the following question:

In which of these groups did your earnings from (occupation previously reported) for last year fall? That is, before taxes or other deductions. Just tell me the letter.

8. In path analytic terms, we estimated a recursive causal model in which the background variables are exogenous and causally prior to respondent's education and in which respondent's income and spouse's education intervene between respondent's education and family income in the following manner:



Of course, respondent's education is not assumed to be part of the spouse's educational attainment process but rather is assumed to affect the kind of person the respondent marries.

An alternative means of allocating the estimated total effects is to enter the unstandardized regression coefficients on the paths in the diagram and to arrive at the estimated indirect effects by multiplication. The results are identical to those obtained by the method described in the text.

9. The partial unstandardized regression coefficients represent the mean increment of family income associated with an increment of one year of education. The averaging is both across the respondents and across increments of education at different levels. Of course, increments of education at different levels are associated with somewhat different increments of family income.

10. A small proportion of it may also have been interest, dividends, and similar nonoccupational income which accrued solely to the respondent.

However, such income is a very small percentage of total family income. See Schwartz (1979).

11. The degree of educational homogeneity in these samples was not high, the correlation between respondent's and spouse's years of school completed being only .231 in the male sample and .330 in the female sample. (These correlations were not necessarily identical in the population, since we are dealing with a restricted age range, which did not include all spouses of the respondents.)

12. For instance, the percentage of white college students ages 14-34 who were female went from 33.8 in 1960 to 39.8 in 1970 to 46.5 in 1977 (U. S. Bureau of the Census, 1978: 160). According to preliminary estimates, the percentage went above 50 in 1980.

13. This is not to say that a redistribution of earnings from men to women would not benefit women. It would benefit unmarried women, and it would provide greater economic security and probably would provide greater power within the family to married women.

TABLE 1

MEDIAN FAMILY INCOME OF WHITE MARRIED PERSONS AGES 25-54,
 BY YEARS OF SCHOOL COMPLETED AND SEX, COMBINED DATA FROM
 U. S. NATIONAL SURVEYS CONDUCTED IN 1973, 1974, 1975,
 1976, AND 1977

Years of School Completed	Median Family Income		Increment Over Next Lower Level	
	Males (N)	Females (N)	Males	Females
0 - 8	\$10,833 (122)	8,883 (111)	--	--
9 - 11	12,792 (191)	12,663 (264)	1,959	3,830
12	14,392 (388)	14,815 (729)	1,600	2,152
1 - 3 College	16,053 (236)	17,150 (223)	1,661	2,335
4 College	19,531 (172)	22,000 (140)	3,478	4,850
5 or More of College	19,423 (138)	23,594 (77)	- 108	1,594

Source: Computed from data from the 1973-1977 General Social Surveys conducted
 by the National Opinion Research Center (James A. Davis, principal investigator).

TABLE 2

REGRESSION OF FAMILY INCOME ON YEARS OF SCHOOL COMPLETED, MARRIED WHITE PERSONS
AGES 25-54, BY SEX, COMBINED DATA FROM U. S. NATIONAL SURVEYS CONDUCTED IN 1973,
1974, 1975, 1976, AND 1977

Year	Zero-Order				Partial*			
	Males	Females	Difference	Sig. Level of Difference**	Males	Females	Difference	Sig. Level of Difference**
1973	\$799	1,518	719	p = .0188	607	1,087	480	p = .1902
1974	904	1,604	700	p = .0434	898	1,275	377	p = .3370
1975	946	1,341	395	p = .2150	899	1,144	245	p = .5352
1976	1,059	1,303	244	p = .5352	861	1,261	400	p = .3788
1977	1,032	1,369	337	p = .3954	1,173	1,272	99	p = .8336
Joint Sig. Level, All Surveys***				p = .000021				p = .00068
1973-1977 File	942	1,500	558	p = .00067	891	1,248	357	p = .0574

*With father's occupational prestige, father's years of school completed, mother's years of school completed, size of community of orientation, number of siblings, and age also in the regression equation.

**Two-tailed probabilities.

***See the text for the method of computation.

Source: Computed from data from the 1973-1977 General Social Surveys conducted by the National Opinion Research Center (James A. Davis, principal investigator).

TABLE 3

ALLOCATION OF THE ESTIMATED FAMILY INCOME RETURNS
TO EDUCATION BETWEEN MARRIAGE AND PERSONAL
ACHIEVEMENT, MARRIED WHITE PERSONS AGES 25-54
COMBINED DATA FROM U. S. NATIONAL SURVEYS
CONDUCTED IN 1973, 1974, 1975, 1976, AND 1977

Estimated Mean Returns to Each Year of Education	Men		Women	
	Dollar Amount	% of Total Returns	Dollar Amount	% of Total Returns
Through Marriage	216.19	24.3	1,036.43	83.0
Homogamy Effect	19.02	8.8	49.75	4.0
Other Effects Through Marriage	197.17	15.5	986.68	79.0
Through Personal Achievement	675.15	75.7	211.63	17.0
Total	\$891.33	100.0	1,248.06	100.0

Source: Computed from data from the 1973-1977 General Social Surveys conducted by the National Opinion Research Center (James A. Davis, principal investigator)

TABLE 4

PERCENTAGE OF TOTAL DEGREES CONFERRED IN
THE UNITED STATES WHICH WENT TO WOMEN,
1950, 1955, 1960, 1970, AND 1975

Year	Bachelor's	Master's	Doctorates	Total
1950	24.0%	29.3	9.1	24.4
1955	36.1	32.8	9.1	35.0
1960	35.2	32.0	10.2	34.2
1965	40.6	32.1	10.0	38.5
1970	41.5	39.7	13.4	40.4
1975	43.5	44.9	21.4	43.2

Source: Calculated from data in U. S. Bureau of the Census, Statistical Abstract of the United States, 1978, p. 168.

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